

AL BARAKA BANK PAKISTAN LIMITED PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

Al Baraka Bank Pakistan Limited is pleased to declare the current Weightages for JUL 2023 and two previous periods which are applicable on its Savings /

Term deposits Accounts. These Weightages are used to calculate the distribution of profit as per the requirements of Shariah on the basis of Modarabah model.

The profit sharing ratio between bank and investor before deduction of Tax would be as follows:

					Date	23-Jun-23
				JUL' 2023	JUL 2023	JUN 2023
DEPOSIT PRODUCTS			PROFIT SHARING RATIO			
			Share of Mudarib	90%	90%	85%
			Share of Rabbul Maal	10%	10%	15%
Product	Tiers	Profit Calculation	Payment Frequency	Weightages	Weightages	Weightages
Saving Account - Monthly [USD]		MAB	Monthly	0.9187	0.8498	0.8911
Saving Account - Monthly [GBP]		MAB	Monthly	0.9187	0.8498	0.8911
Saving Account - Monthly [EURO]		MAB	Monthly	0.9187	0.8498	0.8911
Saving Account - Monthly [JPY]		MAB	Monthly	0.9187	0.8498	0.8911
Saving Account - Monthly [AED]		MAB	Monthly	0.9187	0.8498	0.8911
Freelancer Digital Saving Account-FCY		MAB	Monthly	0.9187	0.8498	0.8911
Term Deposits - 1 Month [USD]	0 to 999,999		At Maturity	1.5311	1.4163	1.4852
	1,000,000 and Above		At Maturity	1.5311	1.4163	1.4852
Term Deposits - 3 Months [USD]	0 to 999,999		At Maturity	2.1435	1.9828	2.0793
	1,000,000 and Above		At Maturity	2.1435	1.9828	2.0793
Term Deposits - 6 Months [USD]	0 to 999,999		At Maturity	2.4497	2.2661	2.3764
	1,000,000 and Above		At Maturity	2.4497	2.2661	2.3764
Term Deposits - 1 Year [USD]	0 to 999,999		At Maturity	2.7560	2.5493	2.6734
	1,000,000 and Above		At Maturity	4.5933	4.2489	4.4557
Term Deposits - 1 Month [GBP]			At Maturity	0.9187	0.8498	0.8911
Term Deposits - 3 Months [GBP]			At Maturity	0.9187	0.8498	0.8911
Term Deposits - 6 Months [GBP]			At Maturity	0.9187	0.8498	0.8911
Term Deposits - 1 Year [GBP]	7		At Maturity	0.9187	0.8498	0.8911
Term Deposits - 1 Month [EURO]			At Maturity	0.9187	0.8498	0.8911
Term Deposits - 3 Months [EURO]	7		At Maturity	0.9187	0.8498	0.8911
Term Deposits - 6 Months [EURO]	7		At Maturity	0.9187	0.8498	0.8911
Term Deposits - 1 Year [EURO]	7		At Maturity	0.9187	0.8498	0.8911
Term Deposits - 1 Month [AED]			At Maturity	0.9187	0.8498	0.8911
Term Deposits - 3 Months [AED]	7		At Maturity	0.9187	0.8498	0.8911
Term Deposits - 6 Months [AED]	7		At Maturity	0.9187	0.8498	0.8911
Term Deposits - 1 Year [AED]	7		At Maturity	0.9187	0.8498	0.8911